

IN RE:

CHRISTOPHER E. LAMB

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-11031

Chapter 13

Document No.: 70

ORDER OF COURT

AND NOW, this 18th day of March, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

SIGNED  
3/18/25 11:10 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

BY THE COURT:

  
\_\_\_\_\_  
John C. Melaragno, Judge Jlm  
United States Bankruptcy Court

In re:  
Christopher E. Lamb  
Debtor

Case No. 19-11031-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Mar 18, 2025

Form ID: pdf900

Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2025:

Recip ID	Recipient Name and Address
db	+ Christopher E. Lamb, 460 West 7th Street, Erie, PA 16502-1329
cr	+ Americo FCU, 4101 Main Street, Erie, PA 16511-1967
sp	+ Michael W. Harmon, Shapira, Hutzelman & Smith, 305 West Sixth Street, Erie, PA 16507-1244
15138193	+ ACL, 1526 Peach Street, Erie, PA 16501-2110
15138194	+ Americo Federal Cred, 4108 Main St, Erie, PA 16511-1968
15161163	+ Americo Federal Credit Union, 4101 Main Street, Erie, PA 16511-1967
15138195	#+ Ashwini Rojiwadia, Esquire, Zwicker & Associates, PC, 3220 Tillman Drive, Bensalem, PA 19020-2028

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 19 2025 00:29:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15138196	+ Email/Text: g17768@att.com	Mar 19 2025 00:24:00	AT&T, PO Box 6416, Carol Stream, IL 60197-6416
15170123	+ Email/Text: g17768@att.com	Mar 19 2025 00:24:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
15138197	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 19 2025 00:28:30	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15138198	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 19 2025 00:41:12	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15138199	Email/Text: mrdiscen@discover.com	Mar 19 2025 00:24:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15140202	Email/Text: mrdiscen@discover.com	Mar 19 2025 00:24:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15138200	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 19 2025 00:25:00	Internal Revenue Service, PO Box 21125, Philadelphia, PA 19114
15151289	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Mar 19 2025 00:24:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15145883	Email/PDF: resurgentbknofications@resurgent.com	Mar 19 2025 00:41:43	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15138201	+ Email/PDF: resurgentbknofications@resurgent.com	Mar 19 2025 00:29:22	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC

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User: auto

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Total Noticed: 29

15172252	+ Email/Text: bkmail@midfirst.com	Mar 19 2025 00:24:00	29603-0497 MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118-6051
15138202	+ Email/Text: bkmail@midfirst.com	Mar 19 2025 00:24:00	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
15138203	+ Email/Text: angela.abreu@northwest.com	Mar 19 2025 00:24:00	Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
15138204	+ Email/Text: bankruptcy@sunrisecreditservices.com	Mar 19 2025 00:24:00	Sunrise Credit Services, Inc., Attn: Bankruptcy, 260 Airport Plaza, Farmingdale, NY 11735-3946
15138776	^ MEBN	Mar 19 2025 00:17:40	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15138205	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 19 2025 00:29:09	Synchrony/CareCredit, Attn: Bankruptcy, Po Box 965061, Orlando, FL 32896-5061
15138206	+ Email/Text: BankruptcyNotice@upmc.edu	Mar 19 2025 00:27:00	UPMC Hamot, 201 State Street, Erie, PA 16550-0001
15168546	Email/Text: BNCnotices@dcmservices.com	Mar 19 2025 00:25:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15168660	Email/Text: BNCnotices@dcmservices.com	Mar 19 2025 00:25:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15166395	Email/PDF: ebn_ais@aisinfo.com	Mar 19 2025 00:29:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15138207	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Mar 19 2025 00:24:00	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
15138208	*+	ACL, 1526 Peach Street, Erie, PA 16501-2110
15138211	*+	AT&T, PO Box 6416, Carol Stream, IL 60197-6416
15138209	*+	Americo Federal Cred, 4108 Main St, Erie, PA 16511-1968
15138210	*+	Ashwini Rojiwadia, Esquire, Zwicker & Associates, PC, 3220 Tillman Drive, Bensalem, PA 19020-2028
15138212	*+	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15138213	*+	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15138214	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15138215	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, PO Box 21125, Philadelphia, PA 19114
15138216	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15138217	*+	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
15138218	*+	Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
15138219	*+	Sunrise Credit Services, Inc., Attn: Bankruptcy, 260 Airport Plaza, Farmingdale, NY 11735-3946
15138220	*+	Synchrony/CareCredit, Attn: Bankruptcy, Po Box 965061, Orlando, FL 32896-5061
15138221	*+	UPMC Hamot, 201 State Street, Erie, PA 16550-0001
15138222	*+	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225

TOTAL: 1 Undeliverable, 15 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-1

User: auto

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**in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 20, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2025 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Denise Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com
Edwin W. Smith	on behalf of Creditor Americo FCU esmith@shapiralaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Rebeka Seelinger	on behalf of Debtor Christopher E. Lamb rebeka@seelingerlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5